

REMARKS/ARGUMENTS

This Amendment is being filed concurrently with a Request for Continued Examination. Applicants are also filing concurrently herewith an Information Disclosure Statement (IDS) submitting new references for consideration by the Examiner.

By this Amendment, Applicants have amended claims 1, 3, 10, 11, 13, 14, 17, 25, 27, 28, 32, and 35.

Applicants continue to believe the claims are distinguishable from the previous applied references, including U.S. Publication No. 2004/0164145 ("**Licciardello**") and U. S. Patent No. 6,149,055 ("**Gatto**"). Applicants' arguments previously made in connection with **Licciardello** and **Gatto** are believed to still be applicable, and will not be rehashed herein.

Applicants' IDS cites U.S. Publication No. 2001/0032182 ("**Kumar**"), U.S. Publication No. 2003/0191711 ("**Jamison**"), and U. S. Patent No. 5,937,396 ("**Konya**"). The claims as now amended are believed distinguishable from the newly cited references as well.

For example, independent claims 1, 9, 17, 31 and 32 recite, among other things, the use of an initiating terminal and a dispensing terminal. Independent claims 10 and 35 recite, among other things, the money transfer being "consumer to consumer". Independent claim 11 recites, among other things, associating debit accounts of a sender and a recipient for purposes of money transfers. Such arrangements are distinguishable from newly cited **Kumar** and **Jamison**, which provide for bill payment from a customer to a biller (creditor). In addition, the independent claims each recite associating or relating sender and recipient accounts. Such an arrangement is distinguishable from newly cited **Konya**.

CONCLUSION

In view of the foregoing, Applicants believe all claims now pending in this Application are in condition for allowance. The issuance of a formal Notice of Allowance at an early date is respectfully requested.

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Amdt. dated June 17, 2008
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PATENT

If the Examiner believes a telephone conference would expedite prosecution of this application, please telephone the undersigned at 303-571-4000.

Respectfully submitted,

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